

OutReach

Vol. 2, No. 1 2011

A Christian Brothers Services Publication



CHRISTIAN
BROTHERS
SERVICES

From the desk of...

This year Christian Brothers Services celebrates its golden anniversary. A half of a century has passed since Brother Joel Damian, FSC began a benefits program to help Lasallian high schools in the Chicago area. As we celebrate this milestone, it offers us the opportunity to reflect on our past.

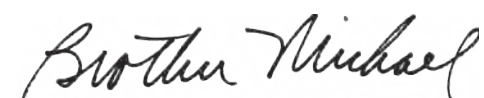
We have certainly seen some changes over the years! Our original name, National Office Service Company (NOSC) was changed to Christian Brothers Services in 1985. While property/casualty and retirement benefits are still a major part of our organization, over time we have successfully added health benefits, website services, the tuition refund program, student accident plan, executive search service and other consultative services. In 1993, with a growing membership base and an increasing staff, we moved from our small office on the campus of Lewis University to our current location in Romeoville, Illinois. Our website became operational in 1998, and with it came the ability for our members to conduct business transactions online. And in 2009, we updated our logo and our look.

Still, after 50 years some things haven't changed. We are still a Catholic organization which continues to understand the unique dynamics of Church organizations and institutions, and our incentive remains, both now and in the future, to serve the Church, not profit, not stock value and not executive bonuses.

Our 50th anniversary also allows us the opportunity to look forward. In an era where personalized customer service seems to be a thing of the past, we pride ourselves on providing exceptional customer service with a human touch. It is the goal of every employee at Christian Brothers Services to exemplify our Lasallian mission by understanding your needs, protecting the human and financial resources of your institutions, and guiding your organizations in finding practical solutions to business needs.

So let me take this opportunity to say thank you. Thank you for placing your trust in Christian Brothers Services, please know that we do not take that trust for granted. It has been our pleasure serving you over the past 50 years, and we look forward to serving you throughout the next 50 years, and beyond.

Fraternally,



Brother Michael Quirk, FSC, Ed.D. / President and CEO



table of contents

OutReach Vol. 2, No. 1

Editor

Cynthia Krohn

Associate Editors

Krysten McGee
Geni Olejniczak

Art Director

Ross Lillwitz

Graphic Designer

Tony Darling

Contributing Writers

John Airola
Jim Cephlecha
Jeff Harrison
Greg Hays
Cynthia Krohn
Krysten McGee
Geni Olejniczak
Roy Wapiennik

Christian Brothers Services

Brother Michael Quirk, FSC, Ed.D.
President and CEO

Mike Lesiak

Chief Financial Officer and Treasurer

Pamela D. Mott

Chief Human Resources Officer

Tom Drez

Chief Information Officer / Chief Privacy Officer
Information & Technology Services

Terry Arya

Chief Marketing Officer

Bob Brusich

Director of Sales & Business Development

John Airola

Managing Director
Employee Benefit Services

James T. Cephlecha

Managing Director
Retirement Planning Services

Fr. Fran Dyer, OP

Managing Director
Health Management Services for Religious

Richard McKenna

Managing Director
Risk Management Services

OutReach is published by:

Christian Brothers Services
1205 Windham Parkway • Romeoville, IL 60446-1679
cbservices.org • 800.807.0100



CHRISTIAN
BROTHERS
SERVICES



10

Where Hope Lives
Boys Hope Girls Hope



16

The Spirit of Giving
Women of the Moose



22

Happy Anniversaries
Christian Brothers Services
and Saint Patrick High School

4 Mail Bag

5 Five Rules for Website Redesign

8 Workplace Wellness

9 What's NEWS...

14 Helping Older Adult Drivers
Prevent Accidents

19 A Few Moments with...
Rich McKenna

20 Timeline: Lasallian Schools

24 The Evolution of Health Care
Claims Processing

26 Create Apostles with Results

27 The Last Word



MAIL BAG

Please tell us what you think. E-mail your comments, thoughts and suggestions to outreach@cbservices.org. We love hearing from you and may publish your comments in our next edition.

“Please extend kudos to your staff on an excellent publication (OutReach). As a Marketing major, I truly appreciate the craftsmanship. Thanks for sending and allowing us to use the historical timeline that you created for St. La Salle. I really can’t thank you enough, but please know how much your OutReach has already made an impact. Thanks again for your support.”

- Cory J. Howat, Archbishop Rummel High School, Metairie, Louisiana



“In this increasingly ‘corporate’ world where the customer service people have no ability to solve a customer’s problem, it is so wonderful to be able to pick up the phone and talk to a person that I have spoken with many times, who understands my school, and most importantly can answer my question or solve my problem. Your staff is the best!”

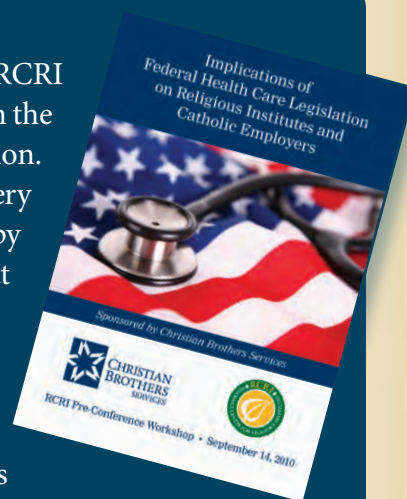
- Catherine Wickboldt, Moreau Catholic High School, Hayward, California

“The Colorado Vincentian Volunteers have been members of Christian Brothers Services since 1995. CBS continues to provide the full services that are needed when running a Catholic non-profit. We are grateful for the many services CBS provides and the confidence in which it is done. There is never a time when I hesitate to call if I have a question. Thank you for the many ways you serve us so in turn we are able to serve our mission of companionship with the poor.”

- Bill Jaster, Colorado Vincentian Volunteers, Denver, Colorado

“I attended your pre-RCRI meeting in September on the new health care legislation. The presentations were very well done and I am happy to say I learned a great deal from the program. Being new to my ministry position I feel I am just beginning to learn about Christian Brothers Services. Thanks for all you do for us.”

- Sister Kay Foley, IBVM, Institute of the Blessed Virgin Mary, Wheaton, Illinois



Five Rules for Website Redesign

A recipe for success

Developing a new website can be a daunting task, and redesigning an already existing website can come with many similar struggles. However, with effective planning and preparation you can turn that old, outdated website into a useful tool that not only communicates your message to your audience, but also creates excitement, invites repeat visits, collects necessary data, and allows for interaction among visitors.



However, design is only half the battle. Once again, a well thought-out plan will eliminate many surprises when redesigning your site, as well as the headaches associated with going over budget and missing important features.

Everything you do on your website should align with the mission of your organization. You may even want to consider putting together a website committee, or hiring a consultant to help you work through all the possibilities and explain the technology.

Whether you’re going at it alone or working with a committee or consultant, you’ll want to make sure that you answer some important questions up front. First, define the purpose of your website. Is it to build awareness, increase vocations, increase sales of a product, reduce paper cost, or a combination of these?

Next, define your target audience. Is it members, staff, board members, potential donors, or those interested in vocations? Simply put, spend time understanding your audience and develop your site around their needs.

You’ll also want to define the scope of your website. Are you updating the content and menu items as well as the look and feel? If you are rewriting content, you may want to get others involved who can help with the writing.

Continued on next page

1 Never Sacrifice Your Message Just to Use Technology

Good design and flow add a level of credibility to your website. To begin the process of website redesign, you will need a well thought-out plan. At the start of the process, many website owners become enamored with bells and whistles that are available for their site, such as Flash movies, animation and other rich media, which have become increasingly popular over the years. On the surface, it would appear that these various types of technology might be appealing; however, website owners should keep in mind who they are designing their site for when in the process of choosing the most current site design. Your audience comes to your site with a particular need in mind. If you can address their need with creative tools, by all means take advantage of the latest technology; however, just because you can do it, doesn’t mean you should. Overwhelming flash

animations, moving objects, animated characters, and more might be irritating to your audience, not to mention users might need to constantly install updates just to see your content. Bells and whistles are attributes of a website that need to be measured and tested to see if they increase visitor traffic or drive it away. Your content should always come first. Design, along with great tech features, should only enhance your message and never detract from it.

2 Plan and You’ll Succeed

There’s an old adage that says if you fail to plan, you plan to fail. Designing a beautiful and professional website is a must, so hire a good designer who can provide you with the look and feel that speaks to your audience.

Make sure all of your content is organized by keeping the following questions in mind: What is going to be on your website? Will you have a certain amount of pages? Are you including forms or databases? Remember, you will want to group together pages of similar interest.

Choose a website style and size and then address issues such as standard screen widths, fonts, colors, graphics, etc. Do you want a website that is hip and trendy or prayerfully contemplative? What about a traditional, contemporary, or big business site? A good graphics company can help design a look that fits your message, but begin with a basic understanding of what overall theme you want to use. This process can take some time and you might need some ideas and input from professionals in the field. By looking at different websites with similar interests, you may find ideas on which to model your website.

No great plan would be complete without establishing responsibilities and deadlines. This is especially important when working with a team or committee as it will eliminate any bottleneck and keep the pace and activity moving. Make sure you set deadlines and define your target completion date. Set intermediate deadlines for different phases if necessary, such as completing flowchart, design, content, testing, etc. If you are working with a design company or technology team, include them in this process and you'll see your new website online according to your time frame.

Finally, consider database, server, and security needs. Address the needs of a member database, forms for registration or other transactions, and products for sale that need SSL

(Secure Sockets Layer) for secure transactions. Simply make a list and define on paper as much as you can.

3 Be Deliberate About Your Content and Navigation

Your content will change as you go, but be sure to consider everything at the beginning. It will be easier to eliminate things down the road than attempt to add more, which can, and usually will, increase your budget and move your deadline further out. Content organization is a task for an entire team. Even if you are working alone, get input from others. This task requires little understanding of technology, but some experience online would be helpful. All good websites have great flow and consider all user levels. Spend time on your content and flow and your visitors will feel comfortable navigating around on your website.

You can build a flowchart or site map using Visio or Excel; this will give you a good understanding of how your visitors will navigate to each page. Documenting how you get from one page to another will make it easier down the line when you change something and need to update links on your site.

Begin with categorizing your content by defining your main categories. Consider categories such as products, services, programs, organizational information, history, communication, etc. Next, organize your sub-pages: who we are, what we do, where we serve, etc. Consider the placement of your menu and other navigational tools. What style do you want your drop down/pull outs in - JavaScript menus, rollovers, or static text menus? Make good use of your

footer area. Many users will scroll to the bottom to find your contact information, directions, etc. Don't forget to include bread crumb navigation -- this will allow visitors to get back to previously viewed pages.

4 Design to Enhance Your Site

Graphics should always enhance your website. This cannot be emphasized enough. No one comes to your website to see how beautiful it looks. Visitors come for content. A website littered with links, ads, and random graphics can be difficult to navigate.

When laying out your website choose complimentary colors. Take into consideration your organization's color(s) or marketing campaign. Make your color choices easy on the eye with good contrast. If you don't have access to a good graphics program or are not a designer, consider hiring one.

Put thought into your menu placement. Do you want a horizontal menu or a vertical menu? Focus your menu on your featured pages. It's better to have a few main categories with sub-sections underneath than a long list of links and pages. You'll also want to build your menu for future scalability. There are some nice JavaScript menus out there, do your research and see what others are using.

No website is complete without your logo. If you don't have one, then that's a good place to start. Develop a logo and a brand that's fitting and timeless and represents your organization. Add your logo to every page as well as a link back to your home page.

Use the footer on your website for increased navigation. Google and other search engines need to "crawl" your site to index it within their database. Adding simple text menus at the bottom to every area of your site will allow crawlers to find all of your content. You can also use your footer for directions, newsletter subscriptions, link to your blog, other websites you own and operate, and of course your contact information or your Contact Us page.

Use CSS (Cascading Style Sheets) to control your entire site. CSS can control colors, navigation, menus, borders, tables and more. It also allows your markup language of choice to perform faster, a function for which it was originally created.

5 Test Your Site Before Going Live

There is only one way to roll out a successful website - test, test and re-test. Do not make the mistake of testing your website after it goes live and then try to fix the problems. Be proactive by considering every possible functionality on your site in an online test environment.

Test your website in all browsers and on different computers. Test with different screen resolutions and on different operating systems. Don't forget web enabled devices such as Blackberry, iPhone and Android phones. You'll want to test for broken links and images on all pages. You can find an online service where you can perform these tests for free. Test your forms to make sure no one can submit a blank form. Eliminate spam to your forms by adding a captcha that

will force additional information to be entered to confirm the user is a human.

Test security by defining and assessing security risks. Define what the security requirements are and how information is classified. Develop a security policy about how data will be monitored and who is responsible. List everything that is used, interacted with, or altered by the website. For very simple systems with no sensitive data, insist on some standard security baselines for the project. If the website or web application is more complex or includes sensitive data, consider creating a threat model and identify the threats and possible vulnerabilities.

Testing is not just about preventing errors, it is also about your website being available, fast, complying with legal and regulatory requirements, and preventing release of confidential information to unauthorized users. Protect your business data and intellectual property from misuse or loss.

By following these five website redesign rules, you can eliminate many of the complications that come along with redesign. These rules can help turn your old or non-existent website into a useful tool that communicates your message to your audience. ☀

Greg Hays is the website services lead in Design & Development for Information & Technology Services at Christian Brothers Services and CB Programs, Inc.



Workplace Wellness

New Preventive Health Care Measures



chronic diseases, many of which are preventable, cost as much as 400 percent more than the cost of treating the actual disease.

The majority of these costs were disability expenses and unplanned absences, all of which affect the quality and quantity of work produced. Of most importance, the study also supplied statistics that show wellness programs are effective at reducing chronic disease through preventive medicine.

One of the most significant provisions of the Patient Protection and Affordable Care Act is the mandate that most benefit plans add coverage or expand current provisions for preventive care services. The preventive screenings, immunizations, and tests must now be paid "first dollar," which means they are covered at 100 percent without paying a co-payment, coinsurance, or having to meet annual deductibles when services are provided by an in-network provider.

Some of the services mandated are*:

- Physical exams
- Colonoscopy beginning at age 50, or sooner if high-risk
- Lipid/cholesterol screening
- Mammogram beginning at age 40, with baseline exam between 35-39
- Obesity screening
- Preventive counseling
- Immunizations

We encourage our employees to invest and save for their retirement, and offer them various ways to prepare for their future financially. Even though these financial investments are very beneficial to our employees' future, one of the best investments we can help them make is the investment of health.

Preventive health care is one of the most important steps employees can take to manage their health. Preventive care can lessen the effects of deadly disease and perhaps even prevent disease altogether.

Consider this: On average, employers spend an estimated \$18,000 per employee, per year for all costs related to health and lost productivity. Chronic diseases account for more than 75 percent of the \$2 trillion spent annually on health care in the United States. A recent study by PricewaterhouseCoopers, LLP, concluded that the effects of

The Christian Brothers Employee Benefit Trust is always committed to bringing our members the most progressive health benefits possible, and this includes preventive health care and wellness programs.

In addition to covering some "first dollar" preventive health care when using an in-network provider, the benefit also includes routine physical exams, routine gynecological exams, well-child exams, immunizations, and more. Christian Brothers Employee Benefit Trust also offers wellness programs such as the Quit for Life smoking cessation program, prenatal care, and on-site screening programs.

Under the Affordable Care Act, the covered preventive services can help in avoiding illness and improve overall health. These changes are expected to increase a patient's access to screenings, routine vaccinations, prenatal care, and other services such as cancer screenings, smoking cessation, and diet and weight counseling that may have been financially unobtainable but necessary for the patient prior to the Act.

Through the availability of preventive health care, your employees can make the investment of a lifetime – the investment of good health! ☺

* For a detailed list of preventive services for adults and children, please visit mycbs.org/health. Please note that based on the health care reform, the list may change from time to time.

John Airola is the managing director of Employee Benefit Services at Christian Brothers Services.

What's NEWS...

Staying Healthy

In October, Christian Brothers Services held a free flu vaccination clinic for employees and their families. In addition, employees who were not enrolled in the **Employee Benefit Trust** were able to take advantage of this offer. The flu vaccine protected against three different flu viruses that can plague organizations by causing wide-spread illnesses.



Milestones

In October, Christian Brothers Services celebrated 50 years of service. To mark this occasion, Brother Robert Schieler, General Councilor for the USA/Toronto Region of the Institute of the Brothers of the Christian Schools, provided employees with an overview of the contemporary worldwide Lasallian mission as well as conveying the importance CBS plays in fulfilling and supporting that mission.

Philanthropy

In August, Christian Brothers Services joined with Robert Hall International and Accountemps for the first annual Dress for Success Fundraiser. Interview appropriate clothing donations went to benefit low-income job seekers. Employees donated a number of items including suits, dresses, purses and numerous other clothing items to this very worthy cause.



Awards

Donna Floyd from Christian Brothers Financial Services division was selected as our "You Make the Difference: Honored Employee" for Fall 2010. The selection committee decided that Donna is truly an example of someone who does make a difference. Congratulations Donna!

Field Consultant Week

Risk Management Services Risk Control Specialists met during the week of December 6th for their bi-annual Program Development Conference. A number of new programs and topics were discussed including driver evaluations, online training and regional workshops.

New Vendor

In October, Christian Brothers Risk Management Services announced Gallagher Bassett Services as its new claims vendor for auto, property, liability and Illinois workers' compensation claims.

Technology

Christian Brothers Services launched a new attendance record database. With ease and accuracy, employees can submit time away from the office electronically to their supervisor for approval. All employees have been trained successfully in the usage of the database.

Christian Brothers Services employees participated in a second fundraiser during the month of August. Employees raised over \$700 to benefit **Athletes for a Cure Prostate Cancer Foundation**.

In October, employees donated \$5 to wear jeans in participation of **Lee National Denim Day**. One of the largest single-day fundraisers for breast cancer, Christian Brothers Services employees proudly raised over \$500 to benefit Lee Laboratories nationwide.

Obituaries

William Walz, FSC, former president and chief executive officer of Christian Brothers Services, passed away on October 5, 2010. During his 22-year tenure, the organization grew from 60 staff members to nearly 200 and moved from its offices on the Lewis University campus to the current Romeoville, Illinois location. A private memorial service was held for employees at Christian Brothers Services. Walz is survived by his sister Margene, and her family.

Endowed Scholarship Established

In November, Christian Brothers Services established the **Brother William L. Walz, FSC Endowed Scholarship** at Lewis University. Scholarship funds will be awarded each year to a senior College of Business or Computer Science major beginning in the 2011-2012 academic year. To kick-off this annual fundraiser, CBS employees raised a combined total of \$2,500 through a jeans day fundraiser and individual donations.

Where Hope Lives

“The goal is that every child that graduates the Boys Hope Girls Hope program goes on to college.”

Hope. It's a small word that contains an entire world of expectations. Hope means something a little different to each person; however, for the scholars of Boys Hope Girls Hope, hope means opportunity.

Humble Beginnings

The organization began in 1977 when Father Paul Sheridan, a Jesuit priest and educator, began a program in St. Louis, Missouri to provide at-risk youth the opportunity to overcome their circumstances. The residential program took boys who were facing a lack of quality education, gang-run neighborhoods or family problems ranging from poverty and illness to absentee parents and homelessness, and gave them a home and the tools they needed to succeed in life. Sheridan implemented a holistic approach and called the program Boys Hope. In 1991, the organization became Boys Hope Girls Hope when it opened its first girl's home.

Spelling H-O-P-E

The formula for success at Boys Hope Girls Hope is spelled H-O-P-E, which stands for homes, opportunity, parenting and education.

It was important from the onset that the young people, or scholars as they're called, be provided a safe, family-style home environment in a non-institutional setting. Both the Boys Hope and Girls Hope homes closely mimic a traditional family environment - there are chores to be done, a time for homework, dinner is a meal eaten together as a family, there are bedtimes and curfews and scholars even receive an allowance, as long as all their chores have been completed!

The program affords scholars an opportunity at a better education, a stable home environment, a safe neighborhood and ultimately a better life. “We are building on the potential of young people whose environment is threatening the reaching of their potential,” explains Brian Hipp, executive director of Boys Hope Girls Hope of St. Louis, “we are their opportunity to level the playing field. We are convinced that if you give them an opportunity, surround them with love and nurturing and high expectations, they will grow and blossom.”

Parenting is a large part of the Boys Hope Girls Hope success formula. “We call ourselves an extended family,” says Hipp, “we simply compliment the family of origin of the children. We don't exclude them; we have a partnership relationship with them.” Parents and/or guardians are included in the planning and decision-making process. Staff members, together with the scholar and their guardian, meet regularly to develop a service

plan to help the scholar meet his or her goals in the areas of physical, emotional and social development, spirituality, academic, intellectual, civic and leadership development. It is important for the success of the scholar that their guardians agree to fully support the program.

It may seem like a heart-wrenching decision to allow a child to live away from home during the school year; however, Darlene Edwards, whose daughter is a Girls Hope scholar puts it into perspective, “Whatever betters her education. This was her way of getting to college, her way of getting an education. That was just a sacrifice we both had to make.”

A strong emphasis is placed on education, not as a finite goal but as a lifelong learning process. At Boys Hope Girls Hope, the expectations are high from the very beginning. “From day one we're talking about college and we're not putting it out there as a dream or a hope,” states Hipp, “it's a reality. The goal is that every child that graduates the Boys Hope Girls Hope program goes on to college.” And to date, they have been extremely successful in reaching that goal as Boys Hope Girls Hope boasts a 100% college admission rate among the scholars that complete the program.

A Different Type of Program

The Boys Hope Girls Hope program has a strong Judeo-Christian heritage. “We're different in the sense that we look at holistic development that includes spiritual growth,” explains Hipp. “Our approach to spirituality

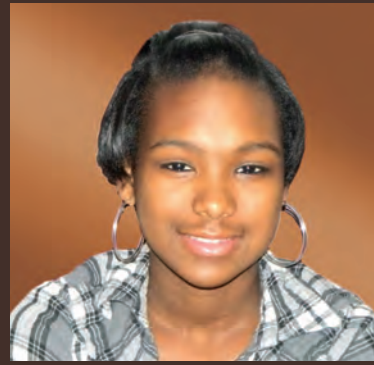
Meet the Scholars



Seth, a Boys Hope of St. Louis scholar and middle school student, was 8 years old when his family immigrated to the St. Louis area from the West African nation of Togo. Despite speaking little English, Seth excelled in school which brought him to the attention of the school principal, who then told Seth's parents about the Boys Hope program. “She always had really high expectations for me,” Seth says of his former principal, “and I loved that about her. She was one of my favorite teachers overall and she's had the biggest impact in my life.” Seth has been in the program for three years and concedes the hardest part is being away from his family; however, as he puts it, “I come out ahead, when I add things up there are a lot more opportunities, there are a lot more pros than cons. I feel as though to become a bigger, better person, to become a stronger person, this environment really prepares me for real life.” Currently, Seth is living a typical middle school student's life, playing sports, doing homework and chores, studying, participating in and winning speech competitions. While there is still time for him to settle on a career path, he is sure of one thing, “my dream is to grow up and be able to support my family and be able to impact peoples lives.”

Continued on next page

Meet the Scholars



"The best part to me is a new life," relates **Wykisa**, Girls Hope of St. Louis scholar and high school student, "because if it wasn't for Girls Hope, I'd probably still be on the street." Raised by her grandmother and the middle of five children, Wykisa was a good student who struggled to marry her personal life with her school life. "I always tried to get my homework done but I couldn't because there was a lot of arguing in the house and it was really loud." It was her grandmother who started the process for Wykisa to become a scholar at Girls Hope, shortly thereafter, her grandmother passed away. "I came here, met a lot of people and they cared for me, they were willing to be there for me and push me," admits Wykisa, "because I wanted to give up sometimes." Wykisa is living a typical teenage life at Girls Hope, studying for tests, worrying about homework, taking pride in good grades, attending school dances and talking with friends about fashion and boys. She dreams of helping children, whether that be working in child development or as a pediatric nurse in Africa. She works with special needs children on a regular basis as a volunteer at the Children's Home Society of Missouri. "I like seeing the kids," she explains, "and working with them because I feel good inside when I'm helping them." Missing her younger brother and sister can be hard at times, but she realizes it's worth it, "I'm going to take this opportunity and be somebody. I'm going to finish high school and go to college. It's just a happier life now. I can't say anything else but thank you because they've done so much for me."

is that it's just as essential as physical development." It's important to note that scholars can be of any faith or religious background; however, Boys Hope Girls Hope requires them to attend a worshipping community of their choice, on the weekend. According to Hipp, "Their families are deeply involved in the choice of religious community and sometimes the scholars worship with their families."

Weekends also include time for community service, an opportunity for the entire house to give back to the community. The Boys Hope house in St. Louis spends much of their community service time volunteering at KEEN, Kids Enjoy Exercise Now, a nonprofit organization that provides one-to-one recreational opportunities for children with developmental and physical disabilities. Their Girls Hope counterparts spend time with the Children's Home Society of Missouri, a social service agency that provides services for children with significant developmental disabilities.

Recognizing Potential

In a day and age when many schools are over-burdened and under-funded, the need for a program like Boys Hope Girls Hope is obvious. But with such a large pool of candidates, how does Boys Hope Girls Hope choose scholars with the greatest potential for success? According to Jarita Lindsey-Carter, house manager for Girls Hope of St. Louis, "I look for academic capability, I look for the need and at the student's overall character. Also, motivation on the part of the student and parents is very important."

Aside from a student being within the age range of 10 to 15, Boys Hope Girls Hope has three criteria that each scholar must meet, beginning with ability. A student must demonstrate the ability to live in a family-like, out-of-home placement and be a positive member of the Boys Hope Girls Hope community. Just as important is academic ability. The student must have the ability to succeed, with extra support, in a rigorous college preparatory high school or middle school without being overwhelmed. "Many of our kids have gaps in their learning," explains Hipp, "so we do a comprehensive psycho-educational assessment to ensure that we can help the child and they have the ability to be college-bound."

The second criteria, motivation, is something both the student and their guardian must demonstrate. The student must be motivated to not only leave a difficult situation, but have hopes and dreams that they can visualize. In addition, their teachers need to believe they would thrive and excel, if many of their obstacles were removed. The guardians must also be motivated to fully support the program and be able to demonstrate a commitment to education.

Need is the final criteria. A student must demonstrate financial need, a need for stability in their living situation, a need for a safe environment and a lack of access to quality schools. The core challenges for many of these students continue to be poverty and family disintegration.

Over the last 33 years, Boys Hope Girls Hope has expanded to 15 locations within the United States and 4 in Latin America. They have given many children a stable living environment, a solid education and the tools necessary to get into college and be successful in life. But most importantly, Boys Hope Girls Hope has given its scholars a warm, safe place to hope and dream.

The scholars themselves sum it up best. "It brings me joy to know that I'm not on the streets anymore or I'm not trying to beg somebody for something," confides Wykisa, "just knowing that there's somebody there that's caring about you, you've got somebody there pushing you, brings me joy." Seth agrees, "What

brings me joy about Boys Hope is the atmosphere of people that care about you. Now that I'm in the program, I have a lot more people who are looking out for the best for me and will do whatever it takes to help me reach my ultimate goal in life."

As anyone can plainly see, Boys Hope Girls Hope is certainly a place where hope lives, and indeed thrives. ☀

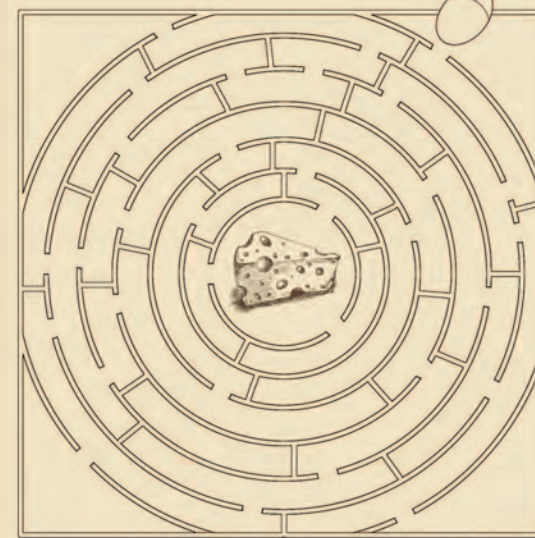


Boys Hope of St. Louis scholars



Girls Hope of St. Louis scholars

Taking Websites
from a maze to...



...Amazing!

Website Design
and Development
for Catholic Organizations

Call today to get started!

800.807.0200

Bob x3092 or Dave x2544



CHRISTIAN
BROTHERS
SERVICES

View our website portfolio at cbprograms.com

Helping Older Adult Drivers Prevent Accidents

Older adult drivers contribute many positive attributes to daily driving tasks. Their accumulated driving experience, ability to think critically, and aptitude for controlling impulses and managing their emotions gives them a distinct advantage over younger, inexperienced drivers. In addition, older adult drivers are more willing to wear seat belts, tend to drive when conditions are safe — such as during daytime hours and in good weather, and have a lower incidence of impaired driving due to alcohol consumption. However, the reality of being an older adult driver is that as their bodies' age, many physical changes begin to occur. Decreased vision and declines in cognitive and motor skills often put them at risk in a multitude of driving situations.



The National Highway Traffic Safety Administration (NHTSA) reports, "In 2008, 13 percent of the total U.S. resident population (34 million) were people aged 65 and older. In 2008, 183,000 older individuals were injured in traffic crashes, accounting for 8 percent of all the people injured in traffic crashes during the year. These older individuals made up 15 percent of all traffic fatalities, 14 percent of all vehicle occupant fatalities, and 18 percent of all pedestrian fatalities." In addition, "Most traffic fatalities involving older drivers in 2008 occurred during the daytime (80%), occurred on weekdays (72%) and involved other vehicles (69%)."

Christian Brothers Risk Management Services recently conducted more than 2,500 evaluations of older adult drivers. The data gathered from these evaluations revealed that there is a significant difference in an individual's ability to drive safe as a driver ages from 65-80 years of age. Studies conducted by

the NHTSA confirm this finding and place older adult drivers into three age categories: 60-69, 70-79 and 80-plus. The increasing age of the driver has a great impact on whether or not they will become involved in an accident. To better understand this probability, the NHTSA uses a measurement tool called the Crash Involvement Ratio, or CIR. This is an induced exposure analyses measurement that determines the ratio of at-fault to not-at-fault drivers. Values lower than 1.0 indicate lower than average rates of at-fault crashes, and higher than 1.0 represent higher at-fault rates. Drivers aged 60-69 scored 0.75, which means they have a below average risk of being found at

fault in a crash. However, the risk increases to 1.75 for drivers aged 70-79, and 4.0 for drivers aged 80 and older.

In the publication *Identifying Behaviors and Situations Associated With Increased Crash Risk for Older Drivers*, the NHTSA provides further analysis of the types of accidents older drivers encounter. Drivers aged 60-69 had crash rates similar to those of middle-aged drivers under most conditions, although their crash risk was elevated during daylight hours and at intersections. In general, left turns become more risky for drivers aged 60 and older. In most cases, these drivers were more

likely to be the vehicle that was struck during an accident, to be involved in angle crashes, and to have received citations for failure to yield. In addition, in single-vehicle crashes, drivers 60 and older were more likely to have been alone in the vehicle, and were less likely to have made a maneuver to avoid the collision.

Drivers 70 and older had elevated risk levels in these and additional environmental conditions, such as driveways, alleys, and at intersections controlled by stop or yield signs.

Drivers 80 and older differed from those aged 70 to 79. For these drivers, the risk of an accident increased in conditions that required navigating complex situations such as intersections, left turns and reacting to an imminent crash.

Additional factors for older adult drivers becoming involved in accidents are attributed to being ill or blacking out, drowsy or asleep, and using medications or drugs (other than alcohol).

To help older adult drivers prevent accidents and stay sharp while behind the wheel, Christian Brothers Risk Management Services recommends conducting behind-the-wheel driver evaluations for drivers aged 75 and older. As a result of performing these evaluations and then combining them with driver awareness training, accidents

experienced by older drivers within the religious community have decreased, along with related claims expense.

It is critical for religious communities to develop an older adult driver policy that is approved and enforced by its members. A leadership team should be appointed to implement and enforce the policy. Items to incorporate into this policy include:

- ▶ Policy enforcement.
- ▶ Driver awareness training programs and schedule.
- ▶ A definition of behind-the-wheel evaluations, including who will be evaluated and when.
- ▶ Methods for monitoring drivers and subsequent claims/losses.
- ▶ Resources for alternative forms of transportation for drivers who have given up driving.

Additional prevention techniques, suggested by the Centers for Disease Control (CDC), that older adult drivers can practice to stay mentally and physically fit for driving include:

- ▶ Exercise regularly to increase strength and flexibility.
- ▶ Ask a doctor or pharmacist to review medication — both prescription and over-the-counter — to reduce side-effects and drug interactions.
- ▶ Visit the eye doctor for an eye exam at least once a year. Wear glasses and corrective lenses as required.

- ▶ Drive during daylight hours and in good weather conditions. Find the safest route with well-lit streets, intersections with left turn arrows, and easy parking. Plan out the route before driving.
- ▶ Leave a large following distance behind the car in front of you. Remember the four second rule if you are driving a car, increase it to five seconds for vans and add an additional second for adverse weather or road conditions.
- ▶ Avoid distractions in the vehicle such as listening to a loud radio, talking on the cell phone, texting and eating.
- ▶ Think about potential alternatives to driving, such as riding with a friend or using public transportation.

Other resources:
Online Driver Screening Tool by AAA can be found at: <http://seniordrivers.org/driving/driving.cfm?button=roadwiseonline>.

Physician's Guide to Assessing and Counseling Older Drivers can be found at: nhtsa.gov/staticfiles/nti/older_drivers/pdf/811298.pdf.

Jeff Harrison is the risk control coordinator for Risk Management Services at Christian Brothers Services.

Sources:

Older Population: Traffic Safety Facts 2008 Data, NHTSA's National Center for Statistics and Analysis, DOT HS 811 161. www.nhtsa.gov.

National Highway Traffic Safety Administration. (June 2009.) *Identifying Behaviors and Situations Associated With Increased Crash Risk for Older Drivers*, DOT HS 811 093. Washington DC.

Older Adult Drivers: Fact Sheet, Centers for Disease Control (CDC), April 23, 2010, www.cdc.gov/MotorVehicleSafety/Older_Adult_drivers/adult-drivers_factsheet.html.

The Spirit of Giving Women of the Moose

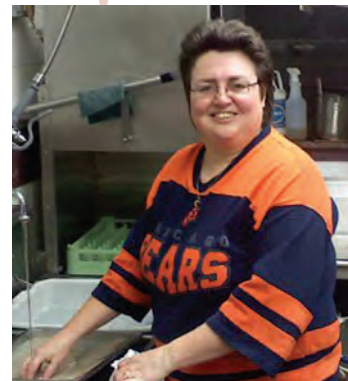


Brightening the lives of those in need takes a very special person. At Christian Brothers Services, there are 14 special women who donate their free time and energy to this very cause. These current CBS employees, along with numerous retired employees, belong to the Women of the Moose and are making a difference everyday, from on-going donations of various items to hosting charitable events. These women work together diligently to support their cause and help those in need.

The Women of the Moose was established in 1913 as an auxiliary of the Loyal Order of the Moose. The Women of the Moose members across the country and throughout Canada, Great Britain and Bermuda focus on brightening the lives of those in need, primarily children, seniors and their families.

Christian Brothers Services and the Moose

Tammy Neff, senior account representative in Retirement Planning Services, is a life member of the Women of the Moose, having joined the organization in 1982. "I got involved with the Moose through my parents, they were both members for many years," explained Neff. "They always liked what the Moose stood for, liked that it was family oriented, and were both involved until the day they died." Even before Neff was an active member in the organization, she was an active participant. As a teenager, she worked at her lodge as a janitor and clerical secretary. When she became a member, she did everything from cutting grass, washing windows and cleaning the building, to diligently volunteering for different causes, chairing functions, organizing events, serving as a board member, and helping build an active membership in her chapter.



Neff working the Friday Night Fish Fry.

"I even met my husband through the Moose," explains Neff. "He is also very involved in the organization and is currently the Moose Director of Ritual and Higher Degrees working out of Moose International."

From Christian Brothers Services alone, Neff has signed up nearly 40 women in her almost 24 years of service with CBS. "I am very proud to see so many people from the workplace being part of the Women of the Moose," says Neff. "When I sit back and think about it, there are so many people who

have come and gone over the years and been wonderful, dedicated members. There are even members who I'd signed up years ago who are retired from Christian Brothers Services, and are still very active in the Moose."

The current 14 Women of the Moose members employed at Christian Brothers Services all belong to the Women of the Moose chapter in Lockport, Illinois, which is Neff's chapter as well. She and the women agree that they are great friends and colleagues at Christian Brothers Services; they also note that their bond is a little stronger and a little deeper because of the Women of the Moose. "I ask people to join for the cause, not for the lodge," states Tammy. "And that's what the women at Christian Brothers Services did. We all know and understand the cause, and we are all working toward one main goal with the Moose, and it has made us bond."

Debra Liker, Moose member and Retirement Planning Services retirement representative agrees, "It's a great organization that does so many good things for the young to the old." She goes on to say, "The Women of the Moose are very caring -- the people are good-hearted and friendly. I love being a small part of the organization and having the ability to help and give back in a big way."

The goal that the Women of the Moose from Christian Brothers Services work towards is to provide support to the fraternal and philanthropic causes of caring for the children living at Mooseheart, as well as the senior members at the Moosehaven retirement community. After that, they go into the community and provide as much support as possible to those in need.

"When we bring our causes to Christian Brothers Services, we receive an overwhelming amount of support from the employees. The most successful I can think of is when we held a charity event for diabetes, where all of the proceeds went to the Illinois Diabetes Foundation," Neff explains. "We were able to hold a jeans day where the employees paid five dollars each to wear jeans, we sponsored

a 50/50 raffle, as well as raffled off various items that the employees of Christian Brothers Services donated. We were able to raise a large amount of money for diabetes."

Carol Gawenda, a senior retirement representative in Retirement Planning Services, and Women of the Moose member for over 21 years says, "The diabetes fundraiser we did at Christian Brothers Services was amazing. We had a lot of participation from the employees, a lot of support from the company, and I knew the money raised would help those suffering from the disease."

Other charity events the Women of the Moose hold at Christian Brothers Services are mainly on-going, and the employees can donate when they want and how much they want to the organization. Currently at CBS, the Women of the Moose collect Box Tops to benefit Mooseheart for schools, pop tabs for the Ronald McDonald House, and through donations they support GiGi's Playhouse, a Down Syndrome awareness center. They support our service men and women through Operation Care Package, they donate to the group called Military Moms, and they collect the pink lids from Yoplait Yogurt, which helps sponsor the

Susan G. Komen for a Cure breast cancer organization.

"At Christian Brothers Services we save the plastic lids from anything! The lids will eventually be ground up and made into new filters for kidney dialysis machines," says Neff. "CBS employees are always willing to participate in any fundraiser, and will bring in their lids to me whether they are a member of the Moose or not. It is amazing to see the level of charity at Christian Brothers Services, and to see everyone help out."

Tammy Neff and the Women of the Moose at CBS are also involved in various other charitable activities throughout the year. "We have a board of six women in our chapter, and we meet once a month and choose our ideas," explains Neff. "Every month we try to come up with a community service project." She goes on to say, "Our main project this year is the Special Olympics. We took on Special Olympics softball as national project and will host it in the Fox River Valley region, where Mooseheart is located."

The Women of the Moose are also working on a program commemorating Flight 93, named after the United Airlines flight that

Continued on next page



Liker working the Friday Night Fish Fry.



Gawenda holding Tommy Moose.

"When we bring our causes to Christian Brothers Services, we receive an overwhelming amount of support from the employees."

went down on September 11, 2001, in Somerset County, Pennsylvania. The final product will be a sprawling national park.

“Another project we took on recently was a program called Safe Surfing. We actually got Erik Estrada to help launch it, and the purpose of the program is to help keep kids safe online,” Neff says. “The Women of the Moose donate Tommy Moose stuffed animals to local police and fire departments to give to children in distress during an emergency call. The plush animals help comfort the children and assist them in dealing with the situation they are going through.”

Every holiday season, the Women of the Moose pick a local church where they are given a list of families in need, they choose a family, shop for them and buy personalized gifts for each family member. This year the women took on a family of 12.

As mentioned above, the Women of the Moose are not just dedicated to providing charitable acts in their community; their number one objective is to provide support to the fraternal and philanthropic causes of caring for those living at Mooseheart and Moosehaven.

Mooseheart Child City and School is a community for children and teens in need located 38 miles west of Chicago in Mooseheart, Illinois. The children who live at Mooseheart come from families who are unable to care for them, some have lost one or both parents, or they are living in environments that are not a positive place for them to grow and thrive.

“We have to get the children before they get into the government system,” explains Neff. “Once they become wards of the state, we can’t help them or get them out. We try to have our membership give us names of children they know who might benefit from Mooseheart. When somebody from the lodge hears about a situation, we try to look into it.” Neff goes on to say, “Mooseheart is built to care for around 350 kids, but because we have to get to them early on, it makes it very difficult to help everyone.”

Another philanthropic cause for the Women of the Moose is to support Moosehaven, “the City of Contentment.” Located in Orange Park, Florida, 15 miles south of Jacksonville, Moosehaven is home to approximately 300 retired Moose members, both men and women. To live in Moosehaven, one must be a Moose member, be aged 65 or older, and demonstrate that they can live independently and without assistance.



Women of the Moose at Christian Brothers Services
 Back Row L to R : Susan Odrowski, Tammy Neff, Dorothy Sons (retired), Debbie Liker, Mary Sebby, Carolyn Randall, Dee Pindel.
 Seated L to R: Barb Bartels, Hope Mathy, Carol Gawenda, Sharon Anderson, Laura Hart, Karen McGuire.
 (Barb McCammond not pictured.)

The Moose contributes between \$70 million and \$100 million worth of services every year to communities throughout the United States, Canada and Great Britain. From that amount, roughly \$20 million can be attributed to the Women of the Moose chapters and their community service efforts, including monetary donations and volunteer hours worked.

From helping children in need, to taking care of their own later in life, and all the community service and lives touched in between, the Women of the Moose at Christian Brothers Services are helping to make a difference every day.

“What is more important than taking care of children and seniors and having charitable friends and work colleagues that treat you like family,” says Neff, “I couldn’t imagine being part of a better organization.” ☀

A Few Moments with... Rich McKenna



Rich McKenna joined the Christian Brothers Risk Management Services division as the managing director on January 4, 2010. One year later, we sat down with Rich and took a look back at the year, and a look forward as to what the future holds for Risk Management Services.

What were some of the goals you set out to accomplish during your first year?

When I assumed this role, I knew I had the luxury of being able to learn about the Risk Management Services division without having any major fires to extinguish. I have been fortunate to have spent most of my time learning about our staff, meeting with our Trustees and getting to know our membership. My primary goal this past year was to take time to evaluate our strengths, weaknesses, and opportunities -- a process that is still ongoing.

What was implemented during the past year?

One of our big implementations during 2010 was that Risk Management Services selected a new claim service provider. The decision process was well managed by our staff, and the transition from the former provider, although ongoing, has been a smooth process which has also been very well managed. Our staff has negotiated excellent renewal terms for our

property/casualty excess insurance program, and we have recently concluded an extremely successful renewal with our membership. We’ve also successfully controlled our expenses and have had success in attracting new members.

Looking back, what has been your most important achievement?

Our most important achievement in 2010 was the very successful June membership renewal, in which we achieved a 99% renewal rate. It is impossible to achieve sustained long-term growth if you are experiencing significant loss of membership. It is easier to achieve our growth goals if our existing membership is stable. This is the most competitive property/casualty market I have seen in the last 25 years, and renewal performance was significantly better than I expected. All of the credit belongs to our staff of professionals and we are proud to note that our members are truly well-served by Risk Management Services.

Have you noticed any new trends during the last year?

The new trend is a variation on an old theme, which is the continual growth of competition in our market niche. Our members are constantly being pursued by our competitors, and our team understands that

intense competition is a fact of life and will be so for the foreseeable future. That awareness means we need to sharpen our performance constantly, and keep steady communication between our members and us as it can be a crucial factor in their decision to stay or leave -- we understand this and welcome the challenge!

What trends are you expecting in the future?

We expect a continuation of the competitive environment, which will require us to refine the delivery of our services to the membership. We must continually re-commit to find ways to be effective and efficient. Being “effective” means getting our members to recognize our quality service, and being “efficient” means delivering our service in more economical ways. “Effectiveness” and “efficiency” are our by-words.

How are these trends going to affect the direction you are taking Risk Management Services?

Our team understands the environment that is currently out there, and every single one of us is committed to succeeding.

What are your goals for 2011?

Our goals for 2011 include persistently seeking out ways to meet our current members’ needs, and to be a constant presence in their business plans. We will do this in areas of customer care, programs offered, and by providing exceptional service. As experts in our field, we are going to strive to be recognized as leaders in our areas of responsibility. We are also going to continually try to grow our customer base, and show prospective members all of the first-rate services Christian Brothers Risk Management Services can provide to them. It’s going to be a great year! ☀

Timeline:

Lasallian Schools

160 years of excellence in education

The tradition of Lasallian education in the United States goes back well over 100 years. Most of the educational institutions on the timeline below have been members of Christian Brothers Services since the company began 50 years ago.

1850

1861

1889

1931

1959

1984

1995

2001



Christian Brothers College High School

Founded in St. Louis, MO

Saint Patrick High School

Founded in Chicago, IL

De La Salle Institute

Founded in Chicago, IL

J. K. Mullen High School

Founded in Denver, CO

St. Joseph High School

Founded in Westchester, IL

De La Salle Academy

Founded in New York, NY

San Miguel School

Founded in Chicago, IL

De La Salle North Catholic High School

Founded in Portland, OR

Proud History, Bright Future

1850



1854
In London construction of the Clock Tower (Big Ben) is completed

1870



1877
Thomas Edison develops the gramophone and photography

1890



1903
Ford Motor Company founded

1910



1927
Charles Lindbergh completes the first transatlantic flight from the U.S. to France

1950



1947
Jackie Robinson becomes first African American major league baseball player

1970



1963
John F. Kennedy is assassinated in Dallas, Texas

1990



1989
Celebrating Germans begin tearing down the Berlin Wall

2010



2010
An explosion on an oil rig in the Gulf of Mexico causes 11 deaths and the biggest accidental marine oil spill in history

Christian Brothers Services began as an answer to the problem of expensive, and in some cases unattainable, insurance coverage for Catholic organizations. In October of 1960, Brother Joel Damian, FSC, sitting in the Brother's room at Saint Patrick High School in Chicago, developed a plan for the De La Salle Christian Brothers high schools in the Chicago area. Under Brother Damian's leadership, the Brothers realized that pooling the financial resources and risk exposures of the schools would allow both the congregation and the individual institutions greater financial strength



Brother Joel Damian, FSC

and leverage to purchase better coverage, with higher limits, at significantly reduced costs; benefits commercial insurance carriers could not offer non-profit organizations. Originally called NOSC for National Office Service Company, the office was located on the campus of Lewis University in Romeoville, Illinois.

Over time, the company has grown to administer and serve 11 Trusts, including health benefits for employers, health benefits for religious organizations, retirement plans and several technology and consulting services. Eventually, NOSC opened its doors to other Catholic Orders and organizations.

In 1985, NOSC became Christian Brothers Services. Having grown to almost 125 staff members, CBS moved from its headquarters on the Lewis University campus in 1993, to its current location in Romeoville.

Over the years, many changes have occurred, CBS launched its website, established online services for administrators to do everything from adding or deleting vehicles, changing employee information to accessing claims data and managing defined benefit plans. In 2009, the organization updated its logo and created a fresh new look.

The one thing that has not changed in 50 years is Christian Brothers Services commitment to its members. It is the goal of every employee at CBS to exemplify

our Lasallian mission by understanding the needs of our members, protecting the human and financial resources of our member's institutions, and guiding member organizations in finding practical solutions to business needs. This has always been what we do best. It's fundamental to our charism.



What will the next 50 years hold? No one knows, but at Christian Brothers Services we can guarantee our focus will remain on serving our members - it has, is, and always will be our number one priority. ☀

Christian Brothers Services is celebrating 50 years of service to Catholic organizations

Happy Anniversaries

Saint Patrick High School in Chicago is celebrating 150 years of Catholic education

Christian Brothers Services was created from one man's vision. That man was Brother Joel Damian, FSC. In the 1960's, Damian occupied an office in what is now the development area of Saint Patrick High School in Chicago. It was here that Damian first conceived the concept of pooling insurance needs and requirements, making the Christian Brothers one of the first religious Orders to do so. "In many ways his concept has done much to advance society and is huge in the sense of social justice," commented Brother Konrad Diebold, FSC, president of Saint Patrick High School in Chicago. Diebold goes on to describe Damian as "an entrepreneurial kind of thinking guy, a marvelous man. He was a visionary who recognized that as time went on schools would consist mostly of lay teachers and administrators and they needed to be taken care of if the mission was to continue. He believed

that task could be accomplished by paying the employees a livable salary and to offer benefits in the form of health care and retirement." Saint Patrick High School has the distinction of being the first member of Christian Brothers Services precisely because it was here that the company had its genesis.

As Christian Brothers Services celebrates 50 years of service, Saint Patrick High School celebrates 150 years of educational excellence. In 1861, the St. Louis-based Christian Brothers answered the call and arrived in Chicago establishing an all boys high school at Des Plaines and Adams Streets. Ten years later when the Great Chicago Fire burned most of the buildings in the city, the school was spared. However, the school was closed to students for 2-3 months while it was used as a shelter and food dispensary for victims of the fire.

Initially, the school began as a two-year academy, transitioned to a three-year commercial academy and eventually became a four-year institution in the early 1900's. As the surrounding area grew and became more industrial, the decision was made in September of 1953 to move the school to its current location on Belmont Avenue, to better serve the north-side community.



Left: The employees of Christian Brothers Services. Center: Original Saint Patrick Academy building (right) at Adams and DesPlaines in Chicago. Old St. Pat's Church is pictured on the left. Right: Members of the De La Salle Christian Brothers were honored by the presence of Francis Cardinal George, OMI (Center) at Saint Patrick High School's 150th Anniversary Mass of the Archangels on September 29. From left: Br. Michael Flaherty (Saint Patrick), Br. Charles Kelly (De La Salle), Br. David Galinski (Saint Patrick), Cardinal George, Br. Konrad Diebold (President, Saint Patrick), Br. Kevin Fitzgerald (De La Salle) and Br. Martin Spellman (Saint Patrick).

Diebold has been a Christian Brother for 53 years. He began teaching at Saint Patrick High School in 1961, leaving after five years and then returning in 1983 as principal. He foresees a positive future for Saint Patrick's, "There is education and there is formation. I think our schools do both. We provide students with the academics; but, we also form them into solid, good, young men of integrity, principal, and hopefully values that will help them live their lives as good adult men who can also give back to the community." As the only male high school left on Chicago's North Side, Saint Patrick High School is no ordinary school, what sets it apart from other private and public schools is answered quite simply and without hesitation by Diebold, "We are Lasallian. That sets us apart in itself."

When you step on campus, you feel the energy and enthusiasm; reminders of this important anniversary

are everywhere. The yearlong celebration officially began in September with a Mass at the school, attended by approximately 1,200 people. The prestigious guest list included Francis Cardinal George, OMI, Archbishop of Chicago, as well as Brothers and representatives from other Lasallian schools, 24 priests, parents, students and local representatives of the community. One cannot celebrate this sesquicentennial milestone with a single event; therefore, other exciting events planned to celebrate the school's 150th anniversary include a golf outing, a concert series and an alumni reunion weekend, and of course, the corned beef and cabbage dinner in March. This yearlong celebration concludes June 18 with an anniversary mass at old St. Pat's Church followed by a street reception sesquicentennial gala. It should be a great year for Saint Patrick High School, after all it has been 150 years in the making. ☀



1970's



Claims processing has evolved from being a simple bill payment system to a complex set of electronic transactions. The payor is the intermediary between the provider and the patient. Not only does the payor have to keep up with different types of pricing discounts, PPO's, etc., they also have to be compliant with the government requirements for paper elimination and other federal and state mandates. Making sure claims are processed correctly is essential to the process. Explaining to the provider and patient how the claim was adjudicated in an easy and concise format is a challenge dealt with on a day-to-day basis.

Today



electronic clearinghouses receive billing transactions from the provider and send them to the payor within a day, saving time and money on the provider printing and mailing their bill. The provider can also send their claim directly to the PPO to obtain the discounted amount, saving time in getting the discounted claim to the payor. If paper claims are received in the payor's office, they can be scanned and the image turned into an electronic claim. No need to manually enter the claim into the system. The scanned image is then available for the claims processor to view. Once the electronic claim is received by the claim system, it is ready for processing. Simple claims may be auto-adjudicated based on parameters set in the system. More complex claims need a claims examiner to review and adjudicate. Claims now can be adjudicated in a matter of days. The longest part of the process is finding the correct discounted amount for the provider on that service date.

The Evolution of Health Care Claims Processing

In the late 1970's, claims processing was pretty much a manual process. A provider's bill would be mailed in for payment. It would be opened and sorted by claim type, i.e., hospital, medical, or dental, and then be put into a stack for file retrieval. Claim departments created a separate "family file" with all the claims previously processed for the patient and their family. This file would be pulled from the shelf and given to a claims processor with the current bill. The processor would look into this file to make sure the claim was not a duplicate and then determine what was last processed toward their deductible and out-of-pocket position. They would then manually calculate the payment as well as track any limits, such as mental/nervous or chiropractic. Once the claim was calculated and verified it went to a person to type the check/EOB (explanation of benefits). This was a time consuming process made

easier with one of the newest technologies, the IBM Selectric Typewriter. The check/EOB was typed on a multi-part form to make sure everyone received their proper copy. From there, the typed form went to the proofreaders to make sure all the information matched. The forms were then separated, folded, stuffed into envelopes, and mailed back to the provider. A copy of the check/EOB was filed into the family file and put back on the shelf. Claims were much simpler when you didn't have to worry about networks and discounts. The processing time could take five to six weeks or longer from the time the patient was seen to the time the provider received their check due to all the manual steps involved.

In the early 1980's, more time was being spent on reducing charges from the provider. Cash flow was a major concern and the provider did not want to wait that long for

their payment. In order to receive discounts from the provider, the payor needed to speed up the claims processing function. Claim systems could now do many of the functions that used to be done manually. The mail still came in and was sorted. Family files were still pulled for the examiner, but now the computer system could track the deductibles and out of pocket expenses. Once adjudicated, the check/EOB could be printed and mailed out without the need for typists and proofreaders. The copies were still filed back into the family file to keep one point of reference. PPO's were now playing a major role in the process. Providers were contracting with PPO's to increase their revenues by being part of a network. These providers agreed to receive a lower rate but increased the number of patients they saw. Claims processing now became more complex. The payor needed to know what network the provider was in when the patient

was seen. Keeping track of in and out-of-network accumulators made it more difficult to convey how the claims were processed and required more training on the customer service side. Claims payment now required prompt adjudication in order to receive the favorable discount from the network. This usually meant that claims could not exceed four to five weeks from the time the claim was received.

The late 1980's and early 1990's required payors to keep up with the ever-changing network structures created to save money. Claims were still received by mail and sorted, but paper files could be eliminated by microfilming the claim forms after they were processed. This made retrieval of a processed claim easier when there were questions and saved in the amount of time it took to maintain the manual files. There was now more competition between networks -- claims processing became more complex as providers moved from network to network.

Other discount programs became available and there were now more ways to save the patient money through all these different options. The issue was still in explaining what the discounted amount was and through what arrangement you were able to receive it. Although the processing time remained the same, more work was required in finding the discounted amount.

The mid - 1990's all the way through to our current period can be defined by electronic transactions. Standardized transaction sets are now used between provider and payor. The American National Standards Institute (ANSI) is a private non-profit organization that develops standards used in many industries including health care. These standardized transaction sets enable providers to send their billing information in a format that the payor can receive and process. These transactions can either go from provider to payor directly or through a clearinghouse. These

Looking forward, electronic EOB's and the transferring of funds in place of check printing will become more common as there is a greater need to eliminate the use of paper in the claims payment process. Electronic information will allow the patient to have greater access to their claims data. Smart phones, iPads, and other personal electronic devices will allow individuals to get to their health data whenever they need it. Technology will continue to take us to the next step in this evolutionary process. ☀

Roy Wapiennik is the director of operations for Health Management Services for Religious at Christian Brothers Services.



Create Apostles with Results

As many of you know, we at Christian Brothers Services lost a dear friend, and for many of us, a mentor in Brother William Walz. Brother William was president of CBS for 22 years. His mantra for the services offered by CBS was “Acquire with Product, Retain with Service, Create Apostles with Results.”

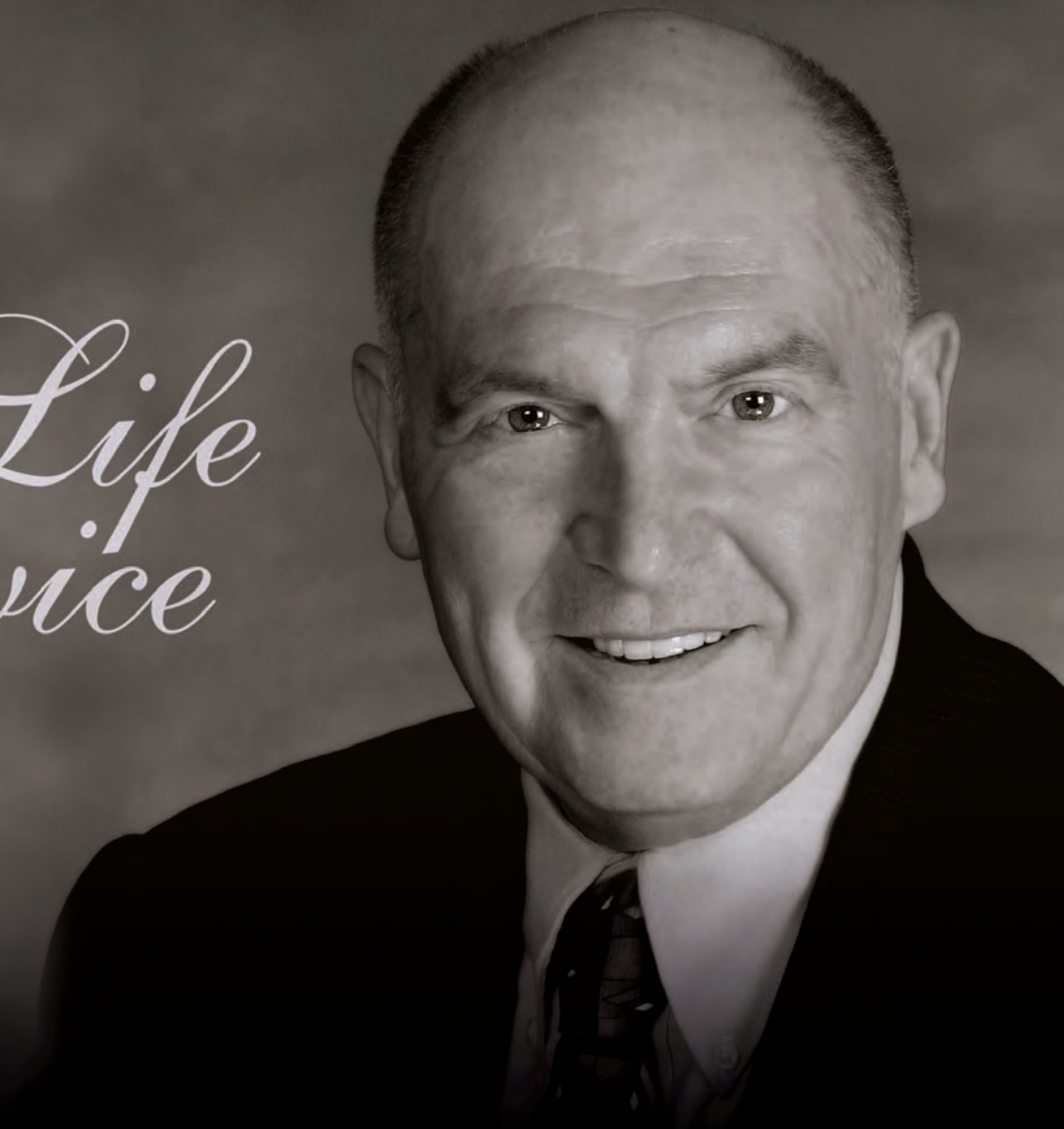
In the Retirement Services division, we have assiduously followed his vision. In regards to product, the defined benefit plan has been protecting Catholic church employees for over 46 years. In this day and age, many employers, including some Catholic church employers, have terminated or frozen their defined benefit plans. The Christian Brothers Employee Retirement Plan (CBERP) has been able to maintain its plan design without increasing employer contributions. The Christian Brothers Retirement Savings 403(b) Plan and Christian Brothers Employee Retirement Savings 401(k) Plan have been able to maintain their very competitive and cost-efficient fee structures. Over the last five years, the administrative fee has increased by only 3% in total. The all-in fee for administration cost and investment cost is .62%, which is significantly below the industry average expense ratio of 1.28%. The industry average does not

include administrative costs, which would make the Christian Brothers Plans even more cost-effective. As to retaining groups with service, the retirement plans we administer have been able to retain over 98% of their clients over the last five years, despite the challenging economic environment. The defined benefit plan has been providing excellent service to its members since 1964. Our turnaround time on processing benefits is within five business days from the receipt of all documentation. Our staff provides on-site employer meetings on the defined benefit plan at no cost to the employer. The 403(b) and 401(k) Plans have collaborated with the Vanguard Group to provide access to their state-of-the-art record keeping and website services. Typically, these services are limited to larger employers, with employees that have large average account balances. We are also willing to meet with an organization's employees on the 403(b) and 401(k) at no cost to the employer.

In an era where employers are eliminating defined benefit plans, the CBERP has increased its overall participation in the Plan by 15% over the last five years. The 403(b) and 401(k) Plans have increased 65% and 103% over this same period. This growth can be attributed to our reputation, the excellent service we provide, and our cost-effectiveness. This formula has encouraged our current clients to become apostles for prospective clients. If an organization has superior products and excellent services, it is only natural apostles will be created. We will continue to follow Brother William's message and may he live in our hearts forever. ☼

Jim Ceplecha is the managing director of Retirement Planning Services at Christian Brothers Services.

A Life of Service



*“Acquire with Product,
Retain with Service,
Create Apostles with Results.”*

Brother William L. Walz, FSC
1941 - 2010



CHRISTIAN
BROTHERS
SERVICES

1205 Windham Parkway
Romeoville, IL 60446-1679
800.807.0100 / cbservices.org

Address Service Requested

NON-PROFIT ORG.
U.S. POSTAGE
PAID
PERMIT NO. 23
ROMEovILLE, IL



cbservices.org / 800.807.0100